

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Michael T. Mansfield**
Amanda W. Mansfield

Case No: **15-30892**

This plan, dated March 10, 2020, is:

the *first* Chapter 13 plan filed in this case.
 a modified Plan, which replaces the
 confirmed or unconfirmed Plan dated 11/2/2019.

Date and Time of Modified Plan Confirmation Hearing:
April 22, 2020 at 9:10 AM

Place of Modified Plan Confirmation Hearing:
701 E. Broad St. Rm 5100 Richmond, VA

The Plan provisions modified by this filing are:
2. Funding

Creditors affected by this modification are:
None

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of \$462.26 per month for 60 months. Other payments to the Trustee are as follows: Lump 1= \$ 4,430 in month 60. The total amount to be paid into the Plan is \$ 32,177.60.

3. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. **Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 1,200.00, balance due of the total fee of \$ 0.00 concurrently with or prior to the payments to remaining creditors.

Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Hanover County	Taxes and certain other debts	0.00	Prorata 0 months
Internal Revenue Service	Taxes and certain other debts	5,742.09	Prorata 3 months
Virginia Department of Taxation	Taxes and certain other debts	600.40	Prorata 3 months

C. Claims under 11 U.S.C. § 507(a)(1).

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

Creditor	Type of Priority	Estimated Claim	Payment and Term
-NONE-			

4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan. The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est. Debt Bal.	Replacement Value
Gecrb/Havertys	Couch, Love Seat, Coffee Table, Area Rug --- Adequate Protection: \$25	Opened 4/25/10 Last Active 10/05/11	1,400.00	200.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
Professional Financial Services	2013 Mazda 3	0.00	13,655.23 Paid in \$11,507.15 before surrender

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Esb/Harley Davidson Cr	2005 Harley Davidson Springer Classic Miles 35,000 Adequate Protection \$100/mo	108.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment & Est. Term</u>
Esb/Harley Davidson Cr	2005 Harley Davidson Springer Classic Miles 35,000 Adequate Protection \$100/mo	10,879.14 POC	4.25%	Prorata 56 months
Gecrb/Havertys	Couch, Love Seat, Coffee Table, Area Rug --- Adequate Protection: \$25	0.00	0%	Prorata 50 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

5. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 4 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

B. **Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage & Est. Term</u>
-NONE-					

C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment & Term</u>
-NONE-				

7. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

8. Liens Which Debtor(s) Seek to Avoid.

A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-				

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

9. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

10. Vesting of Property of the Estate. Property of the estate shall vest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

11. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

12. Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

12-1A deficiency proof of claim must be filed no later than 30 days from the date of the confirmation of this plan date November 2, 2019 with a confirmation date of December 18, 2019 or it will be disallowed.

Dated: March 10, 2020

/s/ Michael T. Mansfield

Michael T. Mansfield

Debtor 1

/s/ Christopher M. Winslow

Christopher M. Winslow 76156

Debtors' Attorney

/s/ Amanda W. Mansfield

Amanda W. Mansfield

Debtor 2

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan

Certificate of Service

I certify that on March 10, 2020, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Christopher M. Winslow

Christopher M. Winslow 76156

Signature

1324 Sycamore Square
Midlothian, VA 23113

Address

804-423-1382

Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on March 10 ,2020 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or
 by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Christopher M. Winslow
Christopher M. Winslow 76156

Fill in this information to identify your case:

Debtor 1	Michael T. Mansfield
Debtor 2 (Spouse, if filing)	Amanda W. Mansfield
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA
Case number (if known)	15-30892

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

Employed

Employed

Not employed

Not employed

Occupation

Plumber

Paralegal

Employer's name

Ark Plumbing of VA

North Law

Employer's address

**117 S. Main St.
Hopewell, VA 23860**

**5913 Harbour Park Drive
Midlothian, VA 23112**

How long employed there?

2019

2009

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 3,064.00	\$ 4,550.00
3. Estimate and list monthly overtime pay.	3. +\$ 0.00	+\$ 0.00
4. Calculate gross Income. Add line 2 + line 3.	4. \$ 3,064.00	\$ 4,550.00

Debtor 1 **Michael T. Mansfield**
Debtor 2 **Amanda W. Mansfield**

Case number (if known)

15-30892

Copy line 4 here	For Debtor 1	For Debtor 2 or non-filing spouse
	4. \$ 3,064.00	\$ 4,550.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 641.00	\$ 954.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 178.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 176.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 641.00	\$ 1,308.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,423.00	\$ 3,242.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,423.00	+ \$ 3,242.00 = \$ 5,665.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 5,665.00	
13. Do you expect an increase or decrease within the year after you file this form?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____	
Combined monthly income		

Fill in this information to identify your case:

Debtor 1	<u>Michael T. Mansfield</u>
Debtor 2 (Spouse, if filing)	<u>Amanda W. Mansfield</u>
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF VIRGINIA</u>	
Case number (If known)	<u>15-30892</u>

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Do not state the
dependents names.

Nephew

7

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage
payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00
4b. \$ 0.00
4c. \$ 250.00
4d. \$ 0.00
5. \$ 0.00

Debtor 1 **Michael T. Mansfield**
 Debtor 2 **Amanda W. Mansfield**

Case number (if known) **15-30892**

6. Utilities:	6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: _____	6a. \$ 275.00 6b. \$ 40.00 6c. \$ 551.40 6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 800.75	
8. Childcare and children's education costs	8. \$ 513.75	
9. Clothing, laundry, and dry cleaning	9. \$ 185.00	
10. Personal care products and services	10. \$ 75.00	
11. Medical and dental expenses	11. \$ 403.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 216.50	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 150.00	
14. Charitable contributions and religious donations	14. \$ 281.45	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: _____	15a. \$ 31.40 15b. \$ 0.00 15c. \$ 266.42 15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal Property Tax \$479.74	16. \$ 25.00	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: School Fees & Lunches 17d. Other. Specify: Counseling for Nephew \$65/weekly	17a. \$ 0.00 17b. \$ 0.00 17c. \$ 75.00 17d. \$ 281.45	
Misc. Expenses	\$ 135.00	
Vehicle Upkeep 1998	\$ 50.00	
Pet Food & Insurance	\$ 50.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues	20a. \$ 0.00 20b. \$ 0.00 20c. \$ 0.00 20d. \$ 33.33 20e. \$ 0.00	
21. Other: Specify: _____	21. +\$ 0.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 4,689.45	
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. 23b. Copy your monthly expenses from line 22c above.	23a. \$ 5,665.00 23b. -\$ 4,689.45	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 975.55	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		

No.
 Yes.

Explain here: **The Debtors do not anticipate any changes to income or expenses. The Debtors are responsible for all repairs and upkeep at the home they currently reside in. All 3 household members wear glasses/contacts. The wife has been under doctors care since 2009. The medication prescribed is not covered by health insurance. The cost of the doctor visit and medication monthly is \$303.**

Bass & Associates, P.C.
3936 E. Ft. Lowell Rd; #200
Tucson, AZ 85712

BB & T
4251 Fayetteville Rd.
Munich, ND 58352

Bon Secours Mem. Regional Med.
8620 Atlee Road
Mechanicsville, VA 23116

Capital One
P.O. Box 30281
Salt Lake City, UT 84130

Chippenham Johnston-Willis
Post Office Box 13620
Richmond, VA 23225

Citi
Po Box 6241
Sioux Falls, SD 57117

Clarity Services, Inc.
P.O.Box 5717
Clearwater, FL 33758

Continental Emergency Services
111 Bulifants Blvd. Suite B
Williamsburg, VA 23188

Country Door
1112 7th Avenue
Monroe, WI 53566-1364

Credit One Bank
PO Box 98875
Las Vegas, NV 89193

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Dominion Virginia Power
Attn: System Credit
Post Office Box 26666
Richmond, VA 23261

Esb/Harley Davidson Cr
Po Box 21829
Carson City, NV 89721

Fingerhut
11 McLeland Road
Post Office Box 2900
Saint Cloud, MN 56395

Gecrb/Amzn
Po Box 981432
El Paso, TX 79998-1432

Gecrb/Havertys
950 Forrer Blvd
Kettering, OH 45420

Gecrb/Jcp
P.O. Box 965009
Orlando, FL 32896

Gecrb/Walmart Dc
Po Box 981400
El Paso, TX 79998

Gettington
6509 Flying Cloud Dr
Eden Prairie, MN 55344

Gettington
PO Box 166
Newark, NJ 07101-0166

Hanover County
M. Scott Miller, Treasurer
PO Box 91730
Richmond, VA 23291-1730

Haverty's Furniture Co. Inc.
Corporation Service Company
P.O. Box 1463
Richmond, VA 23218-1463

Hsbc/Bstby
1405 Foulk Road
Wilmington, DE 19808

Hsbc/Herbe
Po Box 15524
Wilmington, DE 19850

Internal Revenue Service
Insolvency Unit
Post Office Box 7346
Philadelphia, PA 19114

Jeff Emmett, President
GE Capital
140 Wekiva Springs Road
Longwood, FL 32779

Jefferson Capital Sys
16 Mcleland Raod
Saint Cloud, MN 56303

John Randolph Medical Center
P. O. Box 538658
Atlanta, GA 30353

Joseph W. Elrod, Jr. DDS
Bryson K. Dunham D.D.S.
7516 Right Frank Rd.
Mechanicsville, VA 23116

MCV Physicians
PO Box 91747
Richmond, VA 23291

Merrick Bank
Post Office Box 5000
Draper, UT 84020-5000

Midland Funding
8875 Aero Dr. Ste 200
San Diego, CA 92123

Miramedrg
991 Oak Creek Dr
Lombard, IL 60148

Mnet Financial
8262 Atlee Rd.
Suite 100
Mechanicsville, VA 23116

Mnet Financial
95 Argonaut
Suite 250
Aliso Viejo, CA 92656

Nationwide
One Nationwide Plaza
Columbus, OH 43215

One Hampton Medical
3475 Monentum Place
Chicago, IL 60689

PFS
5400 D. Glenside Drive
Henrico, VA 23228

Professional Anesthesia Group
8260 Atlee Road
Mechanicsville, VA 23116

Pulmonary Associates of Rich
1000 Boulders Pkwy 102
Richmond, VA 23225

R.A. Rogers, Inc.
P.O. Box 3302
Crofton, MD 21114

Radiology Assoc. of Richmond
P.O. Box 13343
Richmond, VA 23225

Recovery Management Systems
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Seventh Avenue
1112 7th Avenue
Monroe, WI 53566-1364

The Foot Ankle Center, LLC
14205 Telegraph Rd.
Woodbridge, VA 22192

United Consumers
Post Office Box 4466
Woodbridge, VA 22194-4466

Us Bank/Na Nd
4325 17th Ave S
Fargo, ND 58125

Verizon - Bankruptcy Dept
P.O. Box 3397
Wilmington, IL 61702

Virginia Department of Taxatio
PO BOX 2156
Richmond, VA 23218-2156

Virginia Emergency Physicians
Post Office Box 85080
Lock Box 4387
Richmond, VA 23285-4387